

Applicant(s): Michael J. Picciallo
Application No.: 09/478,051
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Docket No. P22425B USA

Claim 62 has been amended so that it is now in independent form. Claims 63, 65, 67 and 71 have been amended to multiply depend from both Claims 60 and 62. New Claim 72 has been added, which is merely Claim 61 rewritten to depend from Claim 62. It is believed to be clear that these changes do not introduce new matter.

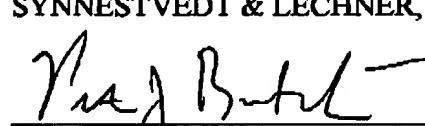
Claims 73 and 74 have been added, directed to the customer account being a debit card account, and the third party being a son or daughter of the fund depositor, respectively. Both features are generally disclosed throughout the specification and also do not introduce new matter.

Favorable consideration and allowance of Claims 60-74 is respectfully requested. The Examiner is reminded to telephone the undersigned in the event that there are any issues that need to be resolved. Finally, the Examiner is authorized to charge applicant's Deposit Account No. 19-5425 for any charges in connection with this Preliminary Amendment.

Respectfully submitted,

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